



3 Things Seniors Should Know About Health Insurance Reform

#1 – Closes the Donut Hole, Saving You Money on Prescription Drugs

To make sure your medications are affordable, health insurance reform closes the Medicare Part D coverage gap (known as the “donut hole”) that leaves millions of seniors paying for prescriptions out of their own pocket every year. This “donut hole” leaves seniors paying the full cost of expensive medicines, causing many to skip doses or not fill prescriptions at all.

Closing the gap helps people like David Jones, a senior from Warminster who has to take an expensive drug to control his Crohn’s Disease and stay out of the hospital. The drug costs thousands of dollars and pushes him into the “donut hole” by April each year. Closing the donut hole would protect him and 11,200 other Bucks County seniors each year.



Congressman Murphy discusses health reform with seniors at the Lower Bucks Senior Activity Center in Bristol

#2 – Reduces Medicare Fraud, Strengthening Its Financial Health

To reduce fraud and waste in Medicare, reform includes aggressive measures to protect the program and strengthen its financial health. For example, the bill creates a comprehensive sanctions database to ensure law enforcement officials have information on past violations in order to detect and prevent future abuses. It also strengthens registration and background checks to ensure that providers who bill Medicare have no history of fraudulent activity.

And, it includes a provision introduced by Congressman Murphy to prevent fraudulent doctors from exploiting a loophole to cash fraudulent checks at check cashing stores, requiring that providers receive payments via direct deposit. These measures will strengthen the long-term health of the program and reduce the staggering \$60 billion a year that is lost due to fraud.

#3 – Increases Payments to Providers, Ensuring Your Choice of Doctors and Protecting Your Benefits

To ensure you can see the doctor of your choice, health insurance reform will block an impending 20% cut to Medicare provider payments next year. If that cut were to go through, many doctors would be unable to afford to see Medicare patients. Blocking this cut – and providing an increase in reimbursement rates – will ensure that seniors continue to have access to the doctor they choose.